

**HOWARD BANCORP, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3386910	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$286	\$300	4.9%		
Loans	\$253	\$257	1.8%		
Construction & development	\$33	\$27	-19.4%		
Closed-end 1-4 family residential	\$23	\$26	14.0%		
Home equity	\$8	\$8	-6.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-3.8%		
Commercial & Industrial	\$91	\$85	-6.8%		
Commercial real estate	\$94	\$103	9.4%		
Unused commitments	\$58	\$47	-19.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-40.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$14	2.4%		
Cash & balances due	\$6	\$11	95.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$260	\$272	4.3%		
Deposits	\$235	\$242	3.1%		
Total other borrowings	\$25	\$29	17.4%		
FHLB advances	\$10	\$16	60.0%		
Equity					
Equity capital at quarter end	\$26	\$29	10.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.0%	--		
Tier 1 risk based capital ratio	9.5%	10.6%	--		
Total risk based capital ratio	10.7%	11.8%	--		
Return on equity <sup>1</sup>	-33.9%	5.0%	--		
Return on assets <sup>1</sup>	-3.3%	0.5%	--		
Net interest margin <sup>1</sup>	3.6%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	71.7%	63.9%	--		
Loss provision to net charge-offs (qtr)	112.0%	69.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.4%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.5%	2.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.6%	2.1%	2.9%	0.6%	--
Commercial real estate	3.6%	3.5%	0.0%	0.0%	--
Total loans	1.9%	2.1%	1.1%	0.2%	--